ABSTRACT OF THE DISCLOSURE

In a portable terminal having an IC card, the outstanding SF value, the commuter pass information and the conditions for the corresponding operation to charge the SF value or renew the validity period of the commuter pass are stored in the IC card. outstanding SF value and the validity period of the commuter pass are checked at a predetermined timing. In the case where the outstanding SF value and the validity period satisfy the conditions for the corresponding operation (in the case where the outstanding SF value is reduced to less than a predetermined amount, for example), the set corresponding operation is performed. Thus, a predetermined amount is charged against the outstanding SF value, or the oncoming expiry of the validity period of the commuter pass is notified. The conditions for the corresponding operation can be set and changed appropriately at the portable terminal.